

**Information to identify the case:**

Debtor 1	Brenda M Beck	Social Security number or ITIN xxx-xx-2170
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 18-20095-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda M Beck

4/18/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brenda M Beck  
Debtor

Case No. 18-20095-JAD  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 18, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:**

Recip ID	Recipient Name and Address
db	Brenda M Beck, 189 Clark Road, Perryopolis, PA 15473-1255
cr	Navient Solutions, LLC obo The Dept of Ed, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14792747	+ BVA FEDERAL CREDIT UNION, 608 ROSTRAYER ROAD, BELLE VERNON, PA 15012-1941
14756595	+ Belle Vernon Area Federal Credit Union, 608 Rostraver Road, Belle Vernon, PA 15012-1941
14756598	+ Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
14756597	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14780470	+ Frazier School District/Jefferson Township, c/o Southwest Regional Tax Bureau, One Centennial Way, Scottdale, PA 15683-1741
14769867	+ Jefferson Twp., Frazier ASD c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
14769868	Monongahela Medical Supply Company, Monongahela Club Roadsuite 104, Monongahela, PA 15063
14769869	Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14774025	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14769871	PHEAA, 1200 North Seventh Street, Harrisburg, PA 17128-0946
14756600	+ Shapiro & DeNardo, LLC, 3600 Horizon Drive--Suite 150, King Of Prussia, PA 19406-4702
14756601	+ Timothy Beck, 189 Clark Road, Perryopolis, PA 15473-1255
14853635	+ Wilmington Savings Fund Society, FSB, c/o Kondaur Capital Corporation, 333 South Anita Drive, Ste. 400, Orange, CA 92868-3314

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSPVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: MAXMSAIDV	Apr 19 2023 03:23:00	Navient Solutions, LLC obo The Dept of Ed, PO BOX 9635, Wilkes-Barre, PA 18773-9635
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 18 2023 23:31:00	SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115
cr	+ Email/Text: RASEBN@raslg.com	Apr 18 2023 23:30:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, ROBERTSON, ANSCHÜTZ, SCHNEID & CRANE LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14756593	EDI: GMACFS.COM	Apr 19 2023 03:23:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14756594	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Apr 18 2023 23:30:00	Bayview Loan Servicing, 689 Airport Freeway Hurst, Hurst, TX 76053-3944
14795947	+ EDI: LCIBAYLN	Apr 19 2023 03:23:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1839
14756596	EDI: CAPITALONE.COM	Apr 19 2023 03:23:00	Capital One, c/o TSYS Total Debt Management,

District/off: 0315-2

User: auto

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Date Rcvd: Apr 18, 2023

Form ID: 3180W

Total Noticed: 31

15009915	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 18 2023 23:31:00	P.O. Box 5155, Norcross, GA 30091
14916741	Email/Text: ECMCBKNotices@ecmc.org	Apr 18 2023 23:30:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14756599	EDI: IRS.COM	Apr 19 2023 03:23:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14793514	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2023 23:45:23	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14789653	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	LVNV Funding, LLC its successors and assigns as, assignee of Beneficial National Bank USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14774025	EDI: MAXMSAIDV	Apr 19 2023 03:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14769870	+ EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14769870	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14775398	+ Email/Text: bncnotifications@pheaa.org	Apr 18 2023 23:30:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14761957	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14761957	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15242863	+ Email/Text: bkteam@selenefinance.com	Apr 18 2023 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
			WILMINGTON SAVINGS FUND SOCIETY,FSB, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Bayview Loan Servicing LLC, a Delaware Limited Lia
cr		DLJ Mortgage Capital, Inc.
cr		Wilmington Savings Fund Society, FSB, not in its i
cr		Wilmington Savings Fund Society, FSB, not in its i
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14762203	*	Ally Financial, PO Box 130424, Roseville MN 55113-0004

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Recd: Apr 18, 2023

Form ID: 3180W

Total Noticed: 31

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmllawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust cwohlrab@raslg.com
Christopher A. DeNardo	on behalf of Creditor Bayview Loan Servicing LLC a Delaware Limited Liability Company logsecf@logs.com
Daniel R. White	on behalf of Debtor Brenda M Beck lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Marisa Myers Cohen	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2018-1 ecfmail@mwc-law.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com
Sindi Mncina	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust smncina@rascrane.com

TOTAL: 10